

Hearing Date: 1/28/2019
Time: 10:00 AM

Case Number: 17 - 22692

January 3, 2019

Dear Judge Robert Drain,

I am suppose to receive a permanent modification agreement.

If you can recall the last time we left off on this case, I was in front of you and the Lawyer for Specialized Loan Servicing and the result was that you noted my mortgage must go lower by a few hundred dollars. Although this was not exactly what I was hoping for I said this was better than noting and was waiting for the lowered payment. Since that last time we have discussed my case, I filed and won a grievance case that confirmed to lower my property tax. On October 15, 2018 I sent a copy of the document I received, the 'So Order' I believe its called and a hand written request to lower my monthly escrow payment. I sent these documents to Frank Lambert's office, the Specialized Loan Servicing office, and to the courthouse office - all on the same day, October 15th. The only office that confirmed they received these documents was the court. I had been waiting for months to hear something back from the SLS office or lawyer but I never heard anything, I even made a phone call twice to confirm if they had read it or seen it but they said they would call me back and let me know. I was never made aware that they didn't have it. Then this past Tuesday, January 2, 2019, I received this month's mortgage payment and I noticed the increase of nearly \$200 dollars. I then called the SLS office and Frank Lambert's office, I spoke with Mrs. Michelle Mirane and I asked her I was expected a lower monthly payment, not an increase as this was as noted by yourself your honor that I would not receive any increase to my current mortgage, and that was even noted by you before I had won my case to also lower my property tax which should lower my mortgage even further. I asked Mrs. Mirane why was it increased without any document or claim to justify the increase to me, although we even have documents sent to them to lower my escrow account and they still have not done this, I was shocked that it was going higher. She said she was not aware of why it was going higher and was not aware of the reason, her guess was it was going higher because of my escrow account and told me to reach out to the Escrow Department. I called the Escrow Department and they said they have nothing about lowering my escrow payment, which I know is a lie because I have confirmation from FedEx that I had sent the documents that are noting to lower my payment. The court website has my documents there I see, therefore there should be no excuse for any of them to say they don't have it or didn't see it. I sent it to everyone but they are lying it seems and don't want to help me but have me run around in circle's instead. I am unsure of what else I can do, I am following the right steps, I am winning my claim's but I am not seeing the results. Please Judge Drain you are my only hope, I have no power it seems, please be my voice of power and have them finally lower my payment as I have won two claim's now to do so.

Mr.
CC: Mark Tulis

Tulis Wikes Huff & Geiger, LLP
220 White Plains Road, 2nd Floor, Tarrytown, NY, 10591

CC: Specialized Loan Service, LLC.
8742 Lucent Blvd Suite 300
Highland Ranch, CO, 80129

CC: National Bankruptcy Services
P.O. Box 9013 Addison, TX, 75001-96

Sincerely,
Jila Shiraly

Jan - 4 - 2019

FILED
U.S. BANKRUPTCY COURT
2019 JAN - 4 A 9:48
S.D. OF N.Y.

TOWN OF CLARKSTOWN: TOWN & COUNTY 2018 TAXES

FISCAL YEAR: 01/01/2018 to 12/31/2018

WARRANT DATE: 12/27/2017

STATE AID - COUNTY: \$0.00

TOWN: \$0.00

MAKE CHECK PAYABLE TO:

**JUSTIN SWEET
TOWN CLERK
10 MAPLE AVE
NEW CITY, NY 10956**

TO PAY IN PERSON:

Town Hall
Monday - Friday
9:00 AM - 5:00 PM

PROPERTY INFORMATION:

TAX MAP # 43.6-3-9

DIMENSION: 0.34 acres

RS: 1 CLASS: 1 FAMILY RES

ADDRESS: 16 RUGBY RD NEW CITY

SCHOOL: CLARKSTOWN CSD #1

FULL MARKET VALUE: 607575.00

UNIFORM % OF VALUE: 33.00

ASSESSMENT: 200500

PROPERTY OWNER:

**SHIRALY JILA
16 RUGBY RD
NEW CITY, NY 10956**

RECEIPT

If you feel the assessment on your property is too high, you have the right to file a grievance to lower it for future tax bills. For information, please contact your assessor for the booklet "How to File a Complaint on Your Assessment" and to inquire about exemptions. Any reduction in assessment will NOT be reflected on this bill.

LEVY DESCRIPTION	TAX LEVY	% Change From Prior YR Levy	RATE	TAXABLE VALUE	AMOUNT DUE
HOMESTEAD PARCEL		0.0000	0.00000000	0.00	0.00
COUNTY TAX	122355000	1.9500	9.73662900	200500.00	1952.19
TOWN TAX	98751925	0.4400	21.91074200	200500.00	4393.10
OPEN SPACE	655515	-3.4100	0.14463700	200500.00	29.00
NEW CITY AMB DIST	286733	9.4700	0.18883500	200500.00	37.86
NEW CITY FIRE	1960044	1.8400	1.34071100	200500.00	268.81
CONSOL LIGHT DIST	631782	0.0000	0.13532800	200500.00	27.13
CLARKSTOWN MASTER SD	33715165	-4.3700	0.00000000	0.00	524.85
REFUSE/GARBAGE DIST	8460305	-2.5800	0.00000000	0.00	103.39
GARBAGE COLLECTION	8460305	-2.5800	0.00000000	0.00	256.00
COUNTY SOL WASTE	20487610	-4.5400	0.00000000	0.00	208.55
COUNTY SOL WASTE	20487610	-4.5400	0.00000000	0.00	44.60
CONSOL WATER NO 1	2467397	-0.9500	0.72994100	200500.00	146.35

TOTAL TAXES DUE BY JANUARY 31, 2018: \$7991.83

PAYMENTS RECEIVED

Receipt#: 26340

Date Paid: 01/31/2018

Full Payment

Tax: 7991.83

Penalty: 0.00

Surcharge: 0.00

Notice Fee: 0.00

Ret. Check Fee: 0.00

Cash: 0.00

Check: 7991.83

Check #: 10226574

Received from SLS - Via Mail: \$7991.83

TOTAL TAXES PAID TO DATE: \$7991.83

PAID IN FULL

TOWN OF CLARKSTOWN: TOWN & COUNTY 2019 TAXES

FISCAL YEAR: 01/01/2019 to 12/31/2019

WARRANT DATE: 12/27/2018

STATE AID - COUNTY:

\$0.00

TOWN: \$0.00

MAKE CHECK PAYABLE TO:

BANK

BILL NUMBER

PAGE

1 OF 1

JUSTIN SWEET
TOWN CLERK
10 MAPLE AVE
NEW CITY, NY 10956

TO PAY IN PERSON:

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PROPERTY INFORMATION:

TAX MAP #: 43.6-3-9

DIMENSION: 0.34 acres

RS: 1 CLASS: 1 FAMILY RES

ADDRESS: 16 RUGBY RD NEW CITY

SCHOOL: CLARKSTOWN CSD #1

FULL MARKET VALUE: 490000.00

UNIFORM % OF VALUE: 31.50

ASSESSMENT: 154350

PROPERTY OWNER:

SHIRALY JILA
16 RUGBY RD
NEW CITY, NY 10956

MEMORANDUM BILL

If you feel the assessment on your property is too high, you have the right to file a grievance to lower it for future tax bills. For information, please contact your assessor for the booklet "How to File a Complaint on Your Assessment" and to inquire about exemptions. Any reduction in assessment will NOT be reflected on this bill.

LEVY DESCRIPTION	TAX LEVY	% Change From Prior YR Levy	RATE	TAXABLE VALUE	AMOUNT DUE
HOMESTEAD PARCEL		0.0000	0.00000000	0.00	0.00
COUNTY TAX	125900000	2.9000	10.00187600	154350.00	1543.79
TOWN TAX	100346658	1.6100	22.14122800	154350.00	3417.50
OPEN SPACE	631965	-3.5900	0.13837000	154350.00	21.36
NEW CITY AMB DIST	318605	11.1200	0.20945900	154350.00	32.33
NEW CITY FIRE	1997501	1.9100	1.36398600	154350.00	210.53
CONSOL LIGHT DIST	1035107	63.8400	0.21999700	154350.00	33.96
CLARKSTOWN MASTER SD	35265239	4.6000	0.00000000	0.00	477.48
REFUSE/GARBAGE DIST	8839299	4.4800	0.00000000	0.00	104.00
GARBAGE COLLECTION	8839299	4.4800	0.00000000	0.00	273.00
COUNTY SOL WASTE	21084342	2.9100	0.00000000	0.00	164.97
COUNTY SOL WASTE	21084342	2.9100	0.00000000	0.00	51.87
CONSOL WATER NO 1	2653279	7.5300	0.78360900	154350.00	120.95

TOTAL TAXES DUE BY JANUARY 31, 2019: \$6451.74

FULL PAYMENT OPTION

From:	To:	Tax Amount:	Penalty:	Notice Fee:	Total Due:	Amount Paid:	Date Paid:
DEC 28	JAN 31, 2019	6451.74			6451.74		
FEB 1	FEB 28, 2019	6451.74	64.52		6516.26		
MAR 1	MAR 31, 2019	6451.74	129.03		6580.77		

INSTALLMENT PAYMENT OPTION

Installment	If Paid By:	Tax Amount:	Penalty:	Service Charge:	Notice Fee:	Total Due:	Amount Paid:	Date Paid:
Installment 1	JAN 15, 2019	1612.95		80.67		1693.62		
Installment 2	APR 15, 2019	1612.93		80.64		1693.57		
Installment 3	JUL 15, 2019	1612.93		80.64		1693.57		
Installment 4	OCT 15, 2019	1612.93		80.64		1693.57		

PLEASE RETURN ENTIRE BILL WITH YOUR PAYMENT

CHECK THIS BOX IF YOU WOULD LIKE A RECEIPT ☐